

**HUNTON &  
WILLIAMS****RECEIVED  
CENTRAL FAX CENTER****APR - 6 2006**1751 PINNACLE DRIVE  
SUITE 1700  
MCLEAN, VIRGINIA 22102TEL 703 • 714 • 7400  
FAX 703 • 714 • 7410**FAX****TO** **NAME** Examiner Kambiz ABDI  
**FIRM** Patent & Trademark Office  
**FAX NO.:** 571-273-8300 (Central Fax)  
**PHONE NO.:****PAGES (INCLUDING COVER):** 3**ORIGINAL TO FOLLOW IN MAIL:** ☐ Yes ☒ No**FROM** **NAME:** James R. Miner (Reg. No. 40,444)  
**DIRECT DIAL:** 703-714-7449**MESSAGE** Attached please find the following regarding **U.S. Patent Application No. 09/956,997:**

1. Communication to Examiner Statement of Substance of Interview (1 page);
2. Certificate of Transmission (1 page); and
3. Fax Cover Sheet (1 page).

**IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 703 • 714 • 7500 .****OPERATOR****DATE:** April 6, 2006  
**TIME:**  
**CLIENT/MATTER NAME:** JPMorgan  
**CLIENT/MATTER NO.:** 47004.000172

This communication is confidential and is intended to be privileged pursuant to the attorney-client privilege and the work-product doctrine. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone, and return the original message to us at the above address via the U.S. Postal Service.

Attorney Docket No. 47004.000172  
Application No. 09/956,997

Certificate of Transmission under 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to  
the Patent and Trademark Office on

4-6-2006  
Date

  
Signature

James R. Miner

\_\_\_\_\_  
Typed or printed name of person signing Certificate

Note: Each paper must have its own certificate of transmission,  
or this certificate must identify each submitted paper.

1. Communication to Examiner Statement of Substance of Interview (1 page); ✓
2. Certificate of Transmission (1 page); and ✓
3. Fax Cover Sheet (1 page). ✓

Burden Hour Statement: This form is estimated to take 0.03 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

APR - 6 2006

Application No.: 09/956,997  
Atty. Docket No.: 47004.000172

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/956,997 Confirmation No.: 2940  
Applicant : William Frederick Mann III, et al.  
Filed : September 21, 2001  
Title : SYSTEM FOR PROVIDING CARDLESS PAYMENT  
TC/Art Unit : 3621  
Examiner: Kambiz Abdi  
Docket No. : 47004.000172  
Customer No. : 21967

COMMUNICATION TO EXAMINER  
STATEMENT OF SUBSTANCE OF INTERVIEW

Sir:

Responsive to the Notice of Allowance mailed March 6, 2006, Applicant confirms the substance of the February 15, 2006 Examiner Interview, as set forth in the Interview Summary mailed March 6, 2006. In particular, Applicant confirms that Examiner Abdi and Applicant's representative, James Miner, discussed inclusion of the word "processor" in the claims, as well as the cancellation of claims 24 and 25. Also, other amendments to the claims were discussed, as reflected in the March 6, 2006 Examiner's Amendment.

Applicant appreciates the Notice of Allowance in the present application. Applicant will pay the issue fee in a subsequent filing. It is believed that no fees are due in connection with this matter. However, if any fees are due in connection with filing this Response the Commissioner is hereby authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

Date: April 6, 2006By: James R. Miner  
Registration No. 40,444

HUNTON & WILLIAMS, LLP  
1900 K Street, N.W.  
Washington, DC 20006-1109  
(202) 955-1926 telephone number  
(202) 778-2201 facsimile number